

Information to identify the case:

Debtor 1	Shayne C. Phillips	Social Security number or ITIN	xxx-xx-2974
	First Name Middle Name Last Name	EIN	--
Debtor 2	Kelly T. Phillips	Social Security number or ITIN	xxx-xx-0115
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-26738-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shayne C. Phillips

Kelly T. Phillips

12/6/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Shayne C. Phillips
Kelly T. Phillips
DebtorsCase No. 19-26738-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 39

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db/jdb +Shayne C. Phillips, Kelly T. Phillips, 5 Davis Terrace, Newton, NJ 07860-2707
 cr +American Express National Bank c/o Becket & Lee LL, PO Box 3001, Malvern, PA 19355-0701
 cr +De Lage Landen Financial Services, Inc., c/o Stark & Stark, P.C., 993 Lenox Drive,
 Lawrenceville, NJ 08648-2316
 518437003 +HSBC Bank, PO Box 4657, Carol Stream, IL 60197-4657
 518437002 +Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
 518437007 +Macy's, PO Box 9001094, Louisville, KY 40290-1094
 518437008 +Mitsubishi Card, PO Box 960061, Orlando, FL 32896-0061
 518437011 +Sears Credit Services, PO Box 78051, Phoenix, AZ 85062-8051
 518437014 +Synchrony Bank/Dick's Sporting Good, PO Box 530916, Atlanta, GA 30353-0916
 518437021 +Township of Andover, 134 Newton Sparta Road, Newton, NJ 07860-2746
 518437022 +VW Credit/Audi Credit, PO Box 7572, Libertyville, IL 60048-7572

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2019 01:28:57 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 07 2019 01:28:54 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: BANKAMER2.COM Dec 07 2019 05:48:00 BANK OF AMERICA, N.A.,
 Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,
 Philadelphia, PA 19103-1814
 cr +EDI: RMSC.COM Dec 07 2019 05:48:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 518436987 +EDI: AMEREXPR.COM Dec 07 2019 05:48:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 518444974 EDI: BECKLEE.COM Dec 07 2019 05:48:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 518436988 +EDI: BANKAMER.COM Dec 07 2019 05:48:00 Bank of America, PO Box 45224,
 Jacksonville, FL 32232-5224
 518436989 +EDI: TSYS2.COM Dec 07 2019 05:48:00 Barclay's Card, PO Box 13337,
 Philadelphia, PA 19101-3337
 518436991 +EDI: CAPITALONE.COM Dec 07 2019 05:48:00 Capital One, PO Box 6492,
 Carol Stream, IL 60197-6492
 518436994 +EDI: CAPITALONE.COM Dec 07 2019 05:48:00 Capital One Card, PO Box 6492,
 Carol Stream, IL 60197-6492
 518436995 +EDI: CAPITALONE.COM Dec 07 2019 05:48:00 Capital One/Justice Card, PO Box 71106,
 Charlotte, NC 28272-1106
 518436997 +EDI: CITICORP.COM Dec 07 2019 05:48:00 Citi Bank, PO Box 9001037,
 Louisville, KY 40290-1037
 518436996 +EDI: CITICORP.COM Dec 07 2019 05:48:00 Citi Bank, PO Box 70166,
 Philadelphia, PA 19176-0166
 518437000 EDI: DISCOVER.COM Dec 07 2019 05:48:00 Discover, PO Box 3008, New Albany, OH 43054
 518436998 +EDI: DIRECTV.COM Dec 07 2019 05:48:00 DirectTV, PO Box 5007,
 Carol Stream, IL 60197-5007
 518436999 +EDI: DISCOVER.COM Dec 07 2019 05:48:00 Discover, PO Box 6103,
 Carol Stream, IL 60197-6103
 518437004 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Dec 07 2019 01:29:11 Key Bank, PO Box 94722,
 Cleveland, OH 44101-4722
 518437005 +E-mail/Text: bncnotices@becket-lee.com Dec 07 2019 01:28:15 Kohl's Payment Center,
 PO Box 2983, Milwaukee, WI 53201-2983
 518437006 E-mail/Text: camanagement@mtb.com Dec 07 2019 01:28:36 M&T Bank, PO Box 64679,
 Baltimore, MD 21264
 518437009 +EDI: RMSC.COM Dec 07 2019 05:48:00 Old Navy, PO Box 530942, Atlanta, GA 30353-0942
 518437010 +EDI: RMSC.COM Dec 07 2019 05:48:00 Sam's Club, PO Box 960013, Orlando, FL 32896-0013
 518437013 +E-mail/Text: jennifer.chacon@sp servicing.com Dec 07 2019 01:30:17
 Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450
 518440322 +EDI: RMSC.COM Dec 07 2019 05:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518437015 +EDI: RMSC.COM Dec 07 2019 05:48:00 Synchrony Bank/JCP, PO Box 960090,
 Orlando, FL 32896-0090
 518437016 +EDI: RMSC.COM Dec 07 2019 05:48:00 Synchrony Bank/Lowe's, PO Box 530914,
 Atlanta, GA 30353-0914
 518437018 +EDI: RMSC.COM Dec 07 2019 05:48:00 Synchrony Bank/PC Richards, PO Box 960061,
 Orlando, FL 32896-0061
 518437020 +EDI: RMSC.COM Dec 07 2019 05:48:00 TJX Rewards, PO Box 530949, Atlanta, GA 30353-0949
 518437019 EDI: WTRRN BANK.COM Dec 07 2019 05:48:00 Target Card Services, PO Box 660170,
 Dallas, TX 75266-0170

TOTAL: 28

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518436990* +Barclay's Card, PO Box 13337, Philadelphia, PA 19101-3337
518436992* +Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518436993* +Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518437001* +Discover, PO Box 6103, Carol Stream, IL 60197-6103
518437012* +Sears Credit Services, PO Box 78051, Phoenix, AZ 85062-8051
518437017* +Synchrony Bank/Lowe's, PO Box 530914, Atlanta, GA 30353-0914

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Kevin Gordon McDonald on behalf of Creditor VW Credit, Inc. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marshall T. Kizner on behalf of Creditor De Lage Landen Financial Services, Inc.
mkizner@stark-stark.com
Nicholas V. Rogers on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor VW Credit, Inc. rsolarz@kmlawgroup.com
Sherri Jennifer Smith on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
Stephen B. McNally on behalf of Joint Debtor Kelly T. Phillips steve@mcnallylawllc.com,
jennifer@mcnallylawllc.com;lauren@mcnallylawllc.com;b.sr70072@notify.bestcase.com
Stephen B. McNally on behalf of Debtor Shayne C. Phillips steve@mcnallylawllc.com,
jennifer@mcnallylawllc.com;lauren@mcnallylawllc.com;b.sr70072@notify.bestcase.com
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfbis.com;jloewenstein@msklaw.net
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10